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# Carmichael Times

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DECEMBER 10, 2021

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## Latina Estrellas Shine Bright

Hispanic Chamber of Commerce Honors Four Hispanic Leaders



Latina Estrella (star) awards last week honored women of Sacramento's Hispanic community. Awardees were financial leader Shayne Corriea-Fernandez (left), Assembly Member Cecilia Aguiar-Curry and West Sacramento Mayor Martha Guerrero. Hispanic Chamber of Commerce board members are Cathy Rodriguez Aguirre, President and CEO; and Rita Gallardo Good (right). Fellow honoree (not pictured) was San Juan School District Board President Paula Villescaz. Photo by Susan Maxwell Skinner.

### SACHCC Press Release

**SACRAMENTO REGION, CA (MPG)** - The SACHCC hosted the Latina Estrella Awards on Friday, December 3rd at Mesa Mercado in Carmichael. Honorees represented the important role Latinas play across our region as advocates, business owners, and community leaders.

"We are embracing our power in a shifting America. Latinas are a moving force in our communities and an inspiration for future generations. We are proud of this cohort of Latina leaders and invite everyone to celebrate their accomplishments," said Cathy Rodriguez Aguirre, SACHCC President/CEO.

The 2021 Latina Estrella Honorees were: Rising Estrella Award: Paula

Villescaz - San Juan Unified School District Board; Inspiration Estrella Award: Shayne Corriea-Fernandez - Shayne Corriea Financial Group; Champion Estrella Award: Mayor Martha Guerrero - City of West Sacramento; Legacy Estrella Award: Assemblymember Cecilia Aguiar-Curry - 4th California Assembly District

"Latinas are fueling the growth of our region with a clear sense of confidence, pride and togetherness. These honorees are truly role models in our communities," said Esmeralda Peña, 2021 Latina Estrella Awards Chair, SACHCC Board of Directors, and Vanir Group of Companies Director of Human Resources. "Our Estrellas have shattered ceilings, risen through opportunity, and exemplify true resilience when

facing adversity."

The Sacramento Hispanic Chamber of Commerce (SACHCC) is committed to supporting and promoting the leadership that is advancing the economic prosperity of the Latino community.

For more information or to see the live stream of the event visit: [sachcc.org/estrella](http://sachcc.org/estrella).

The Sacramento Hispanic Chamber of Commerce (SAHCC), established in 1972, is a gateway organization designed to foster business and economic growth in the Sacramento Region. Its mission is to promote and develop business growth for members and provide access to the Hispanic market. Learn more about getting involved and all the SACHCC's programs by visiting our website [www.sachcc.org](http://www.sachcc.org) ★

## CHP Helps Prepare Senior Drivers for Years to Come



The Age Well, Drive Smart class is an education program specifically designed to help seniors tune up their driving skills, refresh their knowledge of the rules of the road. Photo courtesy Dreamstime

### California Highway Patrol Press Release

**SACRAMENTO REGION, CA (MPG)** - The California Highway Patrol (CHP) is determined to help drivers age 65 and older maintain their driving independence through the support of a yearlong federal grant, *Keeping Everyone Safe (KEYS) XIII*. The CHP will continue to offer this in-person and virtual traffic safety program emphasizing roadway safety and mobility for California's senior drivers.

The *Age Well, Drive Smart* class is an education program specifically designed to help seniors tune up their driving skills, refresh their knowledge of the rules of the road, and discuss normal age-related physical changes and how they affect driving ability. Since 2015, the CHP has conducted over 1,800 senior driver traffic safety presentations, reaching more than 100,000 people.

"The CHP is committed to helping seniors drive safer," said CHP Commissioner Amanda Ray. "This course is designed to assist the state's most experienced drivers in refreshing their driving skills and ultimately saving lives."

The CHP invites California's older drivers to attend a free two-hour *Age Well, Drive Smart* class that provides senior drivers the tools to driving safer and driving longer. The class is offered at local CHP Area offices as well as many community centers. It is a great way for seniors to educate themselves, evaluate their driving abilities, and improve their driving skills.

To attend a class, either in person or virtually, contact a CHP Area office near you for available dates and times.

Funding for this program was provided by a grant from the California Office of Traffic Safety, through the National Highway Traffic Safety Administration.

The mission of the CHP is to provide the highest level of Safety, Service, and Security. ★

## I Saw a Puppy Kissing Santa Claus

Story and photo by Susan Maxwell Skinner

**CARMICHAEL, CA (MPG)** - Clear skies and faux snow blessed the 19th annual tree lighting ceremony in Carmichael Park last week. Leading a community countdown, Park District board chair Joyce Carroll flipped a switch and ignited thousands of fairy lights on the 50 ft park Christmas tree and surrounding illuminations.

Christmas songs were led by the 60-strong River City Concert band from Rancho Cordova. Santa Claus indulged hundreds of children and a few doggies. One of his elves distributed candy canes to kids waiting patiently in line. Believers were further rewarded by free crafting opportunities.

Following a pandemic drive-through version of the tradition in 2020, more than



All I want for Christmas is chewable. Santa Claus hears a wish list from pooches Jaime and Louis. Owner is Rachael Dimmer.

two thousand visitors celebrated the return to more normal festivities. As trees and inflatables glowed, machine-generated snow flurries dotted noses and eyelashes. An avenue of food trucks fed the multitudes. Christmas decorations may be viewed on the park's Fair Oaks Boulevard frontage every night until

the New Year.

Sponsors included Carmichael Kiwanis Club, Carmichael Chamber of Commerce and Fairytale Land. ★



# Fly to the Slopes with SMF



Several Tahoe ski resorts opened weeks earlier than planned which could be a sign of an incredible ski season to come! Photo courtesy Pixabay

By Scott Johnston, Sacramento County

**SACRAMENTO COUNTY, CA (MPG) -** The Sacramento region had its first major rainstorm of 2021 in October, which brought huge amounts of snow to the Sierra. So much in fact, several Tahoe ski resorts opened weeks earlier than planned which could be a sign of an incredible ski season to come! Whether you're heading to Lake Tahoe's spectacular slopes or to the Rocky Mountains and beyond, Sacramento International Airport (SMF) can get you to the snow quickly. SMF offers direct flights and easy connections to many major ski destinations.

Locally, Lake Tahoe is home to 15 ski resorts, 477 miles of slopes, 146 lifts and views you won't find anywhere else in the world. Ski racing began in North Lake Tahoe in the 1860s, when gold miners decided to attach boards to their feet and skim down the slopes, and the first resort was built in 1924. Today, there's a resort for every kind of snow junkie - skiers, snowboarders, beginners and experts. SMF is approximately 100 miles from Tahoe and offers numerous nonstop flights from major U.S. hubs. Making both the north and south shores easily accessible.

For Northern Californians who are venturing outside of the state, flights from SMF can get you to some of the country's best ski resorts in no time.

The Rocky Mountains stretch from British Columbia south to New Mexico, with dramatic mountain vistas, breathtaking ski terrain and as much as 33-feet of snow per year. SMF has nonstop flights to Denver (DEN) on United Airlines, Southwest Airlines and Frontier Airlines, allowing you easy access to some of the Rockies' best ski resorts. Echo Mountain and Loveland Ski Area are about an hour away

from DEN, while Breckenridge and Copper Mountain are about a 90-minute drive.

Aspen is a spectacular year-round destination, but it is best known for its winter sports. Not into downhill, but still want to play in the snow? Aspen's four mountains offer cross-country skiing, snowshoeing and winter hiking trails. Off the slopes, Aspen has a vibrant dining with diverse culinary options both off and on the mountain. A bit further south, the old west vibe of downtown Telluride compliments the glamour of Aspen. The rustic town has been called the #1 Ski Resort in North America. Tucked into a canyon surrounded by 14,000-foot peaks, Telluride was designated a National Historic Landmark District in 1964, preserving the feel of Colorado's 1870s silver rush-era. The town is also home to a vibrant arts district, with galleries, performance spaces and architecture.

Salt Lake City (SLC) is also a short hop from SMF on both Delta Airlines and Southwest Airlines. Mother Nature delivers an average of 500 inches of snow to Utah's mountains every year and many of the best resorts are within an hour's drive from SLC. Park City, home of the Sundance Film Festival in January, has fabulous shopping and dining options as well as snow biking, snowshoeing, tubing, ice skating and sleigh rides nearby.

Western Canada's renowned Whistler Blackcomb Resort can be accessed via several nonstop flights to Seattle (SEA) on Alaska Airlines, Southwest and Delta. Once you land, drive into beautiful British Columbia to one of the largest ski resorts in North America with a lift that can take you to an elevation of 7,350 feet.

For more information on flights, visit the SMF website. ★

# Proven to Decrease DUI Crashes, ACCESS Launches Nationwide Program

By Ryan Budmayr, ACCESS

**SACRAMENTO, CA (MPG) -** The Honorable Richard A. Vlavianos, in front of the California state capitol and surrounded by other Public Safety and Law Enforcement Officials, announced the launch of a new, nationwide non-profit organization designed to treat high risk and repeat DUI offenders. The new non-profit, ACCESS, launches with a foundation of learnings and track record of saving lives as proven through a pilot that's been active in California since 2008.

"After nearly 15 years and more than 5,000 participants, we've seen firsthand the difference this approach can make in changing behaviors and saving lives," said Chair of ACCESS and California Superior Court Judge Richard A. Vlavianos. "Each day, roughly 28 people die in drunk driving related car crashes and it's only fitting we make this announcement today as we kick off National Impaired Driving Prevention Month."

Current DUI and Drug Courts make an undeniable impact treating a smaller, more targeted population in need of



The new non-profit, ACCESS, launches with a foundation of learnings and track record of saving lives as proven through a pilot that's been active in California since 2008. Photo courtesy Pixabay

more significant support. ACCESS extends a similar approach to the remaining 70% of repeat DUI offenders that don't qualify for traditional DUI court. A recent study of the 5,200 participants indicates the concept is significantly changing behaviors with an 80% completion rate and most encouraging, a 19% decrease in DUI crashes. The six-year longitudinal study also found that participants did not revert to the norm upon completion of the program, indicating signs of long-term behavioral change.

"Existing special courts work with high-risk offenders who have high treatment needs, while ACCESS fills the gap by

focusing on offenders who may be high risk, but don't require the same level of treatment," said Judge Vlavianos. "To make an impact, we needed to ensure the ACCESS program was scalable and affordable. I'm excited that we can provide monitoring, education and training to repeat DUI offenders at a fraction of the cost of typical treatment programs, at about \$10,000 less per participant."

Discussions with multiple state law enforcement and judicial officials interested in launching ACCESS are currently underway. Those with questions or interested in learning more are encouraged to visit choosaccess.org. ★

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# Social Security Matters

## Social Security's WEP is Unfair – I Want My Money Back!



By Russell Gloor, AMAC Certified Social Security Advisor

**Dear Rusty:** How can a foreign company pay into the US Social Security system? I worked in Barbados before I immigrated to the USA and earned a pension there. Now my US Social Security benefits are reduced because I receive a pension from Barbados. One has nothing to do with the other and I want my money back!  
*Signed: Angry Immigrant*

**Dear Angry:** Foreign companies don't pay into the U.S. Social Security system, and neither do residents of other countries working in their home country. But a resident of a foreign country who earns a pension in their home country, and who later moves to the U.S. and earns an additional U.S. Social Security pension, will have their U.S. Social Security benefit reduced by a provision of U.S. law called the Windfall Elimination Provision (WEP). WEP was enacted by Congress in 1983 to eliminate what was viewed as "double dipping" – where someone with an extra pension (such as your Barbados pension earned without contributing to US Social Security) had their US Social Security (SS) benefit computed in the

same way as a US resident who had no such extra "non-covered" pension. The 1983 WEP rule created a special formula for those entitled to both a U.S. Social Security benefit (earned by contributing to the US program) and another pension earned without contributing to Social Security.

Though you are adamant that one has nothing to do with the other, US law says otherwise. WEP reduces the US Social Security benefit of anyone with a "non-covered" (e.g., foreign) pension so that their US Social Security benefit is more consistent with benefits provided to others without an extra non-covered pension. US Social Security is designed to provide a higher percentage of replacement income to lower income workers, and those with an extra non-covered pension enjoy an unfair advantage because their income artificially appears lower than it truly is. WEP was implemented by Congress to correct that unfair advantage. However, like you, almost everyone affected by WEP (which, by the way, includes many public service employees in 27 U.S. states) believes it to be unfair and often complain about it to their Congressional Representatives.

For information, there is a legislative bill now before Congress which proposes to eliminate WEP (H.R. 82 – The Social Security Fairness Act of 2021). I must, however, let you know that a bill to either eliminate or reform WEP has been introduced in nearly every Congress for

many years, and no previous bill has ever made it past being introduced on the floor of the House or Senate and then assigned to a committee for review, where progress seems to end.

Although you want your money back, I'm afraid I can't offer you much hope that will ever happen. Congress is more focused on other issues, including a much broader reform of the Social Security program to restore it to financial solvency before the SS Trust Fund is depleted in 2034 (which would require an across the board 21% reduction in all benefits). Whether WEP reform will be part of the corrective measures taken to restore Social Security's finances is anybody's guess. But registering your objection to the Windfall Elimination Provision with your Congressional Representative would be a step in that direction.

*This article is intended for information purposes only and does not represent legal or financial guidance. It presents the opinions and interpretations of the AMAC Foundation's staff, trained and accredited by the National Social Security Association (NSSA). NSSA and the AMAC Foundation and its staff are not affiliated with or endorsed by the Social Security Administration or any other governmental entity. To submit a question, visit our website (amacfoundation.org/programs/social-security-advisory) or email us at ssadvisor@amacfoundation.org.* ★



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We are an official drop-off site for **Toys for Tots**, a program run by the United States Marine Corps Reserve which distributes toys to children whose parents cannot afford to buy them gifts for Christmas.

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# California Gun Law Headed to Supreme Court?



By Dan Walters  
CALMatters

California has some of the nation's tightest gun control laws and virtually no session of the Legislature ends without additional restrictions being enacted.

In polling and by their votes, Californians have heartily endorsed making gun purchases and ownership increasingly more difficult.

As California's restrictive laws proliferated, however, the state's current and would-be gun owners complained that notwithstanding their political popularity, the laws violate Californians' constitutional right to bear arms, codified in the Second Amendment to the U.S. Constitution.

Those complaints are now likely to reach the U.S. Supreme Court because of Tuesday's decision by the 9th District Court of Appeals upholding two of the state's most controversial gun control laws, banning the sale and possession of magazines holding more than 10 rounds of ammunition. One was enacted by the Legislature and the other in a ballot initiative (Proposition 63) sponsored by Gavin Newsom in 2016 when he was lieutenant governor.

A federal judge in San Diego, Roger Benitez, became a hero to gun owners when he struck down Proposition 63's 10-round

magazine limit two years ago, saying that it unconstitutionally interfered with using guns for self-protection. "The statute hits at the center of the Second Amendment and its burden is severe," Benitez wrote.

Newsom had become governor when Benitez ruled and denounced the judge as a "wholly-owned subsidiary of the gun lobby and the National Rifle Association."

A three-three judge panel of the 9th Circuit Court sided with Benitez but on Tuesday, the full 11-judge court, dividing along ideological lines, ratified the magazine laws. It declared that they "reasonably supported California's effort to reduce the devastating damage wrought by mass shootings."

The majority opinion added that requiring owners of higher-capacity magazine to get rid of them is not an illegal government "taking" because "the government acquires nothing by virtue of the limitation on the capacity of magazines."

The case sparked a welter of opinions from individual members of the court both endorsing the majority opinion and dissenting.

Three judges appointed by former President Donald Trump were sharply critical of the majority, saying, "these magazines are lawfully owned by millions of people nationwide" and warning that applying California's law across America would "require confiscating half of all existing firearms magazines in this country."

Newsom, of course, hailed the ruling that upheld his ballot measure, tweeting, "Weapons of war don't belong on our streets. This

is a huge victory for the health and safety of all Californians."

California being what it is, the nation's most populous state with some of the nation's tightest gun laws, the eventual outcome of the magazine capacity case could have wide effects. Blue state prosecutors filed briefs supporting California's position while those in Texas and other red states backed Benitez's ruling.

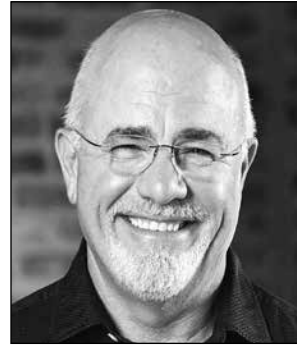
The possibility of it becoming a landmark case was enhanced when lawyers for gun owners who challenged the state's magazine limit immediately promised that they would appeal to the U.S. Supreme Court.

If, as Tuesday's decision indicated, judicial attitudes about gun control laws divide along ideological lines, California's limit on magazine capacity could face rough treatment from the Supreme Court's 6-3 conservative majority.

In recent decisions, the Supreme Court has become increasingly critical of restrictive gun laws and has a landmark case now pending, involving New York's ban on carrying guns outside the home.

During arguments a few weeks ago, majority justices gave every indication they would overturn the law, criticizing it for interfering with citizens' rights to self-defense. That's essentially the same line of reasoning that Judge Benitez adopted in overturning California's magazine limit.

Dan Walters has been a journalist for nearly 60 years, spending all but a few of those years working for California newspapers. ★



## Dave Ramsey Says

### Keep Things as Pleasant as Possible

Dear Dave,

I don't really see eye-to-eye with my dad and older brother on many things. This is not a new realization on my part, but over the last few years it has led to hard feelings and various arguments at family gatherings about religion, finances and other things. With Christmas coming up, I would like to avoid conflict and try to handle things a little better with them. Do you have any advice?

— Cam

Dear Cam,

It takes a strong, level-headed person with a good heart to want to approach a situation like this with

maturity and love. I'm proud of you for trying to create better relationships within your family.

My initial advice would be don't take discussions too deep, and make a conscious effort to stay away from any hot button topics you know already exist. I'm no family counselor, but the chances of you changing a lifetime of differences and toxic behaviors, or bringing them around to your way of thinking, in one brief interaction are probably pretty small.

Don't tell them you think what they're doing is wrong or that you feel they're bad people if things get a little tense. My best advice is to be a model of sanity and reason if you feel a confrontation brewing. Situations like this are hard to deal with, especially when the conflict is between a father and son or two brothers. It's hard on you and them, plus it has a negative impact on

the rest of the family during what is supposed to be a joyful and loving time of year.

These are people you love and care about, even if they are hard to get along with or understand sometimes. Pray for them, Cam. And ask God to give you guidance, patience and understanding in this situation, too.

— Dave

Dave Ramsey is a seven-time #1 national best-selling author, personal finance expert, and host of *The Ramsey Show*, heard by more than 18 million listeners each week. He has appeared on *Good Morning America*, *CBS This Morning*, *Today Show*, *Fox News*, *CNN*, *Fox Business*, and many more. Since 1992, Dave has helped people regain control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions. ★

# Bera Votes to Pass Historic Build Back Better Act

### Office of Representative Ami Bera, M.D.

WASHINGTON, DC (MPG) - Representative Ami Bera, M.D. (CA-07) voted to pass the Build Back Better Act, landmark legislation that will make generational investments in American families by lowering child care and health care costs, cutting taxes for the middle class, and creating millions of good-paying jobs across the country.

"Even before the

COVID-19 pandemic, American families were burdened with high everyday costs, from soaring health care and prescription drug costs, to unaffordable child care and housing," said Representative Bera. "The Build Back Better Act delivers once-in-a-generation action to lower costs for American families while strengthening the backbone of our country — the middle class. This legislation will provide

American families with a historic middle-class tax cut, expand access to health care, make child care affordable and accessible for every American family, create millions of good-paying jobs over the next decade, and help fight climate change. I am proud to help deliver this historic bill for Sacramento County families and small businesses, and I urge the Senate to quickly pass this legislation so the President can sign it into law." ★

# Sean O'Hare Joins First Northern Bank



Sean O'Hare

### First Northern Bank News Release

DIXON, CA (MPG) - Steve McCurley, Senior Vice President/Real Estate Industries Team Manager is pleased to announce that Sean O'Hare has joined the commercial real estate loan team of First Northern

Bank as Vice President/Commercial Real Estate Loan Officer.

Sean's 13 years' experience in the financial services industry includes: commercial lending, real estate lending, underwriting, and business development. Prior to joining First Northern Bank, Sean served as Commercial Real Estate Portfolio Manager for Bank of the Sierra in Roseville.

Sean is a member of the Association of Commercial Real Estate (ACRE) Sacramento and has enjoyed volunteering at the Second Harvest Food Bank of Silicon Valley, and at Services for Brain Injury (SBI) in San Jose. He also

looks forward to volunteering in our local community in the coming year

Sean is a native of San Jose and currently resides in Lincoln with his wife and son. He enjoys golfing, waterskiing, snowboarding, attending sporting events, and spending time with family and friends.

The Real Estate Industries and Capital Region Commercial Lending Teams of First Northern Bank are located at 1375 Exposition Blvd. Suite #101, Sacramento, CA 95815. The office is open Monday – Friday, 9 a.m. – 5 p.m. Sean may be reached at (916) 246-7654, or sohare@thatsmybank.com. ★

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Serving Carmichael and Sacramento County since 1981

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**Crossword Puzzle on Page 6**

M	E	C	C	A		A	C	T			C	U	B	E
O	C	E	A	N		G	A	R			T	E	P	E
P	R	I	M	A		O	B	I			A	D	O	R
Y	U	L	E	L	O	G					B	O	X	I
					L	O	T				L	E	V	I
F	C	C			G	H	E	E			A	N	G	L
L	A	O	S		E	G	I	S			G	U	I	L
U	R	A	L		R	O	S	E	S		A	V	I	V
T	O	T	E	M		S	U	R	E		R	I	D	E
E	L	I	D	E	S		R	A	R	E		D	E	N
						D	U	P	E		O	R	B	
					T	W	E	L	V	E		S	W	E
W	R	I	T	E		A	H	A			C	R	A	V
R	E	L	A	Y		C	A	N			T	O	R	E
Y	E	L	L			E	M	S			S	N	O	R

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**CLUES**

ACROSS  
1. Pilgrim's destination  
6. Make a scene  
9. Rubik's puzzle  
13. Hawaii environs  
14. Toothy fish  
15. Cone-shaped dwelling  
16. White Swan in "Swan Lake" ballerina  
17. \_\_\_-Wan Kenobi  
18. \*Decorate with wreaths and holly, e.g.  
19. \*Either dessert or source of heat (2 words)  
21. \* \_\_\_ Day, or second day of Christmastide  
23. Land parcel  
24. Strauss of denim fame  
25. Broadband access overseer, acr.  
28. Clarified butter  
30. Acute one and obtuse one  
35. Southeastern Asian country  
37. Joust's breastplate  
39. Shrewdness  
40. Caspian basin river  
41. \*Pasadena's Tournament of \_\_\_  
43. Tel \_\_\_\_, Israel  
44. Native American emblem  
46. "Why not?"  
47. Hitchhiker's quest  
48. Omits when speaking  
50. Hard to find  
52. Bear's winter quarters  
53. Hoodwink  
55. Scepter's partner  
57. \*Number of days in Christmastide  
60. \*"Ugly" holiday party garb?  
64. Prepare a letter  
65. "Bingo!"  
67. Hunger for  
68. Pass-the-baton race  
69. \*Cranberry sauce sometimes comes from it  
70. Same as tori  
71. Raise the roof  
72. German river  
73. Stall sound

DOWN  
1. Whiny and miserable  
2. Shade of beige  
3. Finish a ceiling, to a plasterer  
4. Marlboro alternative  
5. Not digital  
6. Bug-eyed  
7. Not Uber  
8. Social group  
9. Ghana monetary unit  
10. Second word of many fairytales  
11. Cause of Titanic's demise  
12. Poetic "even"  
15. Burdensome  
20. Not this or that  
22. Lab eggs  
24. Time off  
25. \*Champagne holder  
26. \*Wassailing composition  
27. Raccoon's South American cousin  
29. Feeling of superiority, pl.  
31. \_\_\_ gum, food additive  
32. Furiously angry  
33. Exclude or omit  
34. \*Number of candles in kinara, Kwanzaa  
36. \*Troika vehicle  
38. "Will be," according to Doris

**Crossword Puzzle Solutions on Page 6**

1	2	3	4	5		6	7	8		9	10	11	12
13						14				15			
16						17				18			
19				20			21	22					
		23				24							
25	26	27		28		29			30	31	32	33	34
35			36		37			38		39			
40					41				42		43		
44				45		46					47		
48					49		50			51		52	
				53		54			55		56		
	57	58	59					60			61	62	63
64						65	66			67			
68						69				70			
71							72				73		

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**Sudoku Puzzle on Page 6**

1	9	5	4	8	2	6	7	3
3	8	2	9	7	6	4	5	1
6	4	7	3	5	1	2	8	9
7	1	3	8	6	9	5	4	2
2	6	4	5	1	3	8	9	7
9	5	8	2	4	7	1	3	6
4	2	9	1	3	5	7	6	8
8	7	1	6	9	4	3	2	5
5	3	6	7	2	8	9	1	4

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	9		8	6	
3	8		9		
	7		5	2	9
7				9	5
		5	1	3	
	8	2			6
4	9	3	7		
			4	2	5
	6	2		1	

Solutions on Page 6



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LEGAL ADVERTISING Carmichael Times Adjudicated For and By the County of Sacramento, Adjudication No. 317294-February 7, 1984 Rancho Cordova Times Adjudicated For and By the County of Sacramento, Adjudication No. 195380-September 18, 1969 Citrus Heights Messenger Adjudicated For and By the County of Sacramento, Adjudication No. 34-2020-00273535-March 12, 2020

Legal Advertising 7144 Fair Oaks Blvd #5 Carmichael, CA 95608

FICTITIOUS BUSINESS NAME STATEMENTS

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-08990 Stephenson Expert Medical Consulting Inc., 875 University Avenue, Sacramento, CA 95825 is doing business under the Fictitious Business Name(s) "Anna's Mobile Barber and Nail Salon" 4216 Aubergine Way, Mather, CA 95665. Filed with the Clerk of Sacramento County November 10, 2021 Publish: November 26 & December 3, 10, 17, 2021 ANNA 180201 12-17-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-09933 Anh Le, 4216 Aubergine Way, Mather, CA 95665 is doing business under the Fictitious Business Name(s) "Anna's Mobile Barber and Nail Salon" 4216 Aubergine Way, Mather, CA 95665. Filed with the Clerk of Sacramento County November 10, 2021 Publish: November 26 & December 3, 10, 17, 2021 ANNA 180201 12-17-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-09751 Diego Garcia, 5508 Sandmound Boulevard, Oakley, CA 94561, Berta Fuentes, 1749 Tenama Drive, Woodland, CA 95695. Javier Cuellar, 7235 French Road, Apt. 16, Sacramento, CA 95828, Juan J. Chavez, 180 Odell Circle, Sacramento, CA 95835 and Gabriela Flores, 4815 Palomino Lane, North Highlands, CA 95660 are doing business under the Fictitious Business Name(s) "Nuevos Horizontes" 180 Odell Circle, Sacramento, CA 95835. Filed with the Clerk of Sacramento County November 4, 2021 Publish: December 10, 17, 24 & 31, 2021 NUEVOS 180201 12-31-21

STATEMENT OF ABANDONMENT OF USE OF FICTITIOUS BUSINESS NAME FBNF2020-05574 The following person(s) has/have abandoned the use of the FICTITIOUS BUSINESS NAME of "Evolve Sites" located at 631 Wilhaggin Drive, Sacramento, CA 95864. Dina Paulos, 631 Wilhaggin Drive, Sacramento, CA 95864. The Fictitious Business Name Statement referred to above was filed on August 19, 2020 in the County of Sacramento. Publish: November 19, 26 & December 3, 10, 2021 EVOLVE 180201 12-10-21

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2021-00309048 Moriah Forde has filed a petition with this court for a decree changing the name(s) of Aajahan Nevan Lucas to Aajahan Nevan Forde, Miiyahna Nubiah Lucas to Miiyahna Nubiah Forde. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 9:00a.m. on December 28, 2021, in Department 54, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: October 25, 2021 Christopher E. Krueger, Judge of the Superior Court Publish: November 26 & December 3, 10, 17, 2021 FORDE 180201 12-17-21

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2021-00303939 Heather Miller has filed a petition with this court for a decree changing the name(s) of Kendyll Heather Jarrett-Miller to Kendyll Heather Jarrett-Miller. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 9:00a.m. on January 4, 2022, in Department 54, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: November 1, 2021 Christopher E. Krueger, Judge of the Superior Court Publish: November 26 & December 3, 10, 17, 2021 MILLER 180201 12-24-21

READ 180201 12-17-21

SOUL 180201 12-31-21

ST.T 180201 12-31-21

VILLALPANDO 180201 12-17-21

LACEY 180201 12-24-21

BERMU 180201 12-31-21



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## Suspect Arrested for Serial Sexual Assaults

By Sergeant Rod Grassmann,  
Sacramento County Sheriff's  
Department

**SACRAMENTO COUNTY, CA (MPG)** - The Sacramento County District Attorney's Office and the Sacramento County Sheriff's Office announce the arrest of JD Wallace Simien (40) of Sacramento County for a series of violent sexual assaults. The assaults occurred between 2013 and 2014 in northern Sacramento County.

Despite investigative efforts at the time of the sexual assaults, no suspects were ever identified and the cases went cold. The suspect was referred to as the "Cloverleaf Rapist" over the years due to the proximity of the crime scenes to freeway entrances and exits, which resemble a cloverleaf pattern.

The cases remained unsolved until recently. Investigators from the Sacramento County District Attorney's Office and detectives from the Sacramento County Sheriff's

Office used Investigative Genetic Genealogy (IGG) to develop fact-finding leads which led them to JD Wallace Simien. This is the same investigative tool used to identify Joseph James DeAngelo (Golden State Killer and East Area Rapist) and Roy Waller (Nor Cal Rapist), who were both prosecuted for their crimes in Sacramento County. The arrest of Simien marks the sixth IGG case prosecuted in Sacramento County.

JD Wallace Simien is currently being held in the Sacramento County Main Jail without bail. He will be arraigned on Monday, November 8, 2021, in Sacramento County Superior Court. No further arrests are anticipated in this case. No additional information or booking photo is available at this time.

This is an active and ongoing criminal investigation. Any community members with information regarding this investigation are urged to contact Sacramento County Sheriff's Sexual Assaults Office at (916) 874-3918 or email: SEAB@sacsheriff.com ★

## Licensed Vocational Nurse Arrested

By Sergeant Rod Grassmann,  
Sacramento County Sheriff's Department

**SACRAMENTO COUNTY, CA (MPG)** - On December 2, 2021, Sacramento County Sheriff's Office Child Abuse Detectives arrested 48-year-old Edgar Gomez Burgion of Sacramento County on 6 counts of {PC273(A)} Endangering the Life or Health of a Child and 1 count of {PC422.75(A)} Attempted Offense Because of Disability. Burgion is

currently being held in the Sacramento County Main Jail with a bail amount of \$500,000.

Burgion worked as an in-home licensed vocational nurse for a severely mentally and physically disabled 13-year-old child.

This is an active and ongoing criminal investigation. Any community members with information regarding this investigation are urged to contact the Sacramento County Sheriff's Office Child Abuse Bureau at (916) 874-5191. ★



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#### NOTICE OF PETITION TO ADMINISTER ESTATE

NOTICE OF PETITION TO ADMINISTER ESTATE OF MARY J. BELLAMY  
CASE No. 34-2021-00310684

To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of Mary J. Bellamy deceased. A Petition for Probate has been filed by Karen Bellamy, in the Superior Court of California, County of Sacramento, requesting Karen Bellamy be appointed as personal representatives to administer the estate of the decedent. The petition requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the executor to take many actions without obtaining court approval. Before taking certain very important actions, however, the executor will be required to give notice to interested persons unless they have waived notice or have consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority. A hearing on the petition will be held in this court as follows April 20, 2022 9:00 a.m. in Dept 129. IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in

person or by your attorney. IF YOU ARE A CREDITOR or a contingent creditor of the deceased, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code. Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law. YOU MAY EXAMINE the file kept by the court. If you are interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk. The name, address and telephone number of the Attorney for Petitioner is: Mary P. Kulvinskis Law Offices of Mary P. Kulvinskis, 2625 Townsgate Road, Suite 330 Westlake Village, CA 91361 805-267-1125  
Publish: November 26 & December 3 & 10, 2021  
BELLAMY 17062 12-10-21

NOTICE OF PETITION TO ADMINISTER ESTATE OF KATHRYN HATFIELD  
CASE No. 34-2021-00310885  
To all heirs, beneficiaries, creditors,

and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of Kathryn Hatfield deceased. A Petition for Probate has been filed by Brian Gray, in the Superior Court of California, County of Sacramento, requesting Brian Gray be appointed as personal representatives to administer the estate of the decedent. The petition requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the executor to take many actions without obtaining court approval. Before taking certain very important actions, however, the executor will be required to give notice to interested persons unless they have waived notice or have consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority. A hearing on the petition will be held in this court as follows April 20, 2022 9:00 a.m. in Dept 129. IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney. IF YOU ARE A CREDITOR or a contingent creditor of the deceased, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code. Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law.

YOU MAY EXAMINE the file kept by the court. If you are interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk. The name, address and telephone number of the Attorney for Petitioner is: Samuel K. Swenson, The Swenson Law Firm 8788 Greenback Lane, Suite 105 Orangevale, CA 95662 916-333-0833  
Publish: November 26 & December 3 & 10, 2021  
HATFIELD 17062 12-10-21

NOTICE OF PETITION TO ADMINISTER ESTATE OF JANINE L. GRAHAM  
CASE No. 34-2021-00309782  
To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of Janine L. Graham deceased. A Petition for Probate has been filed by Michele L. Graham, in the Superior Court of California, County of Sacramento, requesting Michele L. Graham be appointed as personal representatives to administer the estate of the decedent. The petition requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the executor to take many actions without obtaining court approval. Before taking certain very important actions, however, the executor will be required to give notice to interested persons unless they have waived notice or have consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority. A hearing on the petition will be held in this court as follows March 8, 2022 9:00 a.m. in Dept 129.

IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney. IF YOU ARE A CREDITOR or a contingent creditor of the deceased, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code. Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law. YOU MAY EXAMINE the file kept by the court. If you are interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk. The name, address and telephone number of the Attorney for Petitioner is: H. Douglas Duncan, 214 W. Lockeford Street Lodi, CA 95240 209-810-2936  
Publish: November 26 & December 3 & 10, 2021  
GRAHAM 17062 12-10-21

NOTICE OF PETITION TO ADMINISTER ESTATE OF WAYNE E. VAN WINKLE  
CASE No. 34-2021-00293318-PR-PW-FRC  
To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of Wayne E. Van Winkle, deceased. A Petition for Probate has been filed by Steven Douglas Van Winkle, in the Superior Court of California, County of Sacramento, requesting Steven Douglas Van Winkle be appointed as personal representatives

to administer the estate of the decedent. The petition requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the executor to take many actions without obtaining court approval. Before taking certain very important actions, however, the executor will be required to give notice to interested persons unless they have waived notice or have consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority. A hearing on the petition will be held in this court as follows March 17, 2022 9:00 a.m. in Dept 129. IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney. IF YOU ARE A CREDITOR or a contingent creditor of the deceased, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code. Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law. YOU MAY EXAMINE the file kept by the court. If you are interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk. The name, address and telephone number of the Attorney for Petitioner is: Barbara Sonin 21 Court Street, Woodland, CA 95695 530-662-2226  
Publish: December 10, 17 & 24, 2021  
WINKLE 17062 12-24-21

#### City of Rancho Cordova Notice of Public Hearing

NOTICE is hereby given that on **Monday, December 20, 2021, at 5:30 p.m.**, or as soon thereafter as the matter may be heard, the City Council of the City of Rancho Cordova will hold a Public Hearing at the **Rancho Cordova City Hall, located at 2729 Prospect Park Drive, Rancho Cordova**, to consider the following:

**MONTELENA VILLAGE 3 SUBDIVISION—MAJOR DESIGN REVIEW**  
PROJECT No. PLND—0921-0006:

**REQUEST:** The Applicant, Richmond American Homes, is requesting a Major Design Review for Montelena Village 3 master home plans. The project includes 125 single-family homes and proposes 5 floor plans (four two-story homes and one single-family home), ranging from 1,401 SF to 3,043 SF with four elevations (Farmhouse, Craftsman, Wine Country, and Prairie). The Applicant is also requesting an increase of the allowable non-pervious surface maximum from 40% to 51% in order to accommodate an optional 3rd car garage. The increase would only be allowed for homes that utilize this option.

**OWNER / APPLICANT:**  
Richmond American Homes  
3200 Douglas Boulevard, Suite 110  
Roseville, CA 95661

**LOCATION/APN:** South of Douglas Road and West of Montelena Drive; APN's: 067-2390-001 through -125  
**ZONING:** RD-7 within the Sunridge Specific Plan (SDSP)  
**ENVIRONMENTAL:** Exempt per CEQA Exemption 15182, Residential Projects Pursuant to a Specific Plan  
**PROJECT PLANNER:** Nicholas Sosa, Associate Planner

The City of Rancho Cordova encourages interested parties to attend public meetings and comment on the issues being discussed. If you wish to provide testimony and are unable to attend the meeting, written comments that are delivered to the City Clerk's office prior to the time of the hearing will be made a part of the public record.

Questions regarding this matter should be directed to the City of Rancho Cordova Planning Department at (916) 851-8750.

#### NOTICE REGARDING CHALLENGES TO DECISIONS

Pursuant to all applicable laws and regulations, including without limitation, California Government Code Section 65009 and/or California Public Resources Code Section 21177, if you wish to challenge in court any of the above decisions (regarding planning, zoning and/or environmental decisions), you may be limited to raising only those issues you or someone else raised at the public hearing(s) described in this notice/agenda, or in written correspondence delivered to the city at, or prior to, this public hearing.

#### ADA COMPLIANCE STATEMENT

In compliance with the Americans with Disabilities Act, if you need special assistance to participate in this meeting, please contact the City Clerk's Department at (916) 851-8720. Notification 48 hours prior to the meeting will enable the City to make reasonable arrangements to ensure accessibility to this meeting.

Printed in the Grapevine Independent on **December 10, 2021.**

#### City of Rancho Cordova Notice of Public Meeting

NOTICE is hereby given that on **Monday, December 20, 2021 at 5:30 p.m.**, or as soon thereafter as the matter may be heard, the City Council of the City of Rancho Cordova will hold a Public Meeting at the **Rancho Cordova City Hall, located at 2729 Prospect Park Drive, Rancho Cordova**, to consider the following:

**AN ORDINANCE AMENDING TITLE 2, ADMINISTRATION AND PERSONNEL, CHAPTER 2.30 PLANNING COMMISSION OF THE CITY OF RANCHO CORDOVA MUNICIPAL CODE:**

The City of Rancho Cordova is updating the Rancho Cordova Municipal Code (RCMC) Title 2, Chapter 2.30 Planning Commission, Section 2.30.120 Compensation to establish a compensation for services for the newly reinstated Planning Commission in the amount of \$75 for each regularly scheduled Planning Commission meeting attended.

**LOCATION:** Revisions to the Municipal Code apply city-wide.

**ENVIRONMENTAL:** California Environmental Quality Act (CEQA) exemption found in Guidelines Sections 15061(b)(3).

**PROJECT PLANNER:** Darcy Goulart, Planning Manager

For more information about the Amendments to the Municipal Code, contact Darcy Goulart at (916) 851-8784; e-mail [dgoulart@cityofranchocordova.org](mailto:dgoulart@cityofranchocordova.org)

The City of Rancho Cordova encourages interested parties to attend public meetings and comment on the issues being discussed. If you wish to provide testimony and are unable to attend the meeting, written comments that are delivered to the City Clerk's office prior to the time of the hearing will be made a part of the public record.

Questions regarding this matter should be directed to the City of Rancho Cordova Planning Department at (916) 851-8750.

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Printed in the Grapevine Independent on **December 10, 2021.**

#### City of Rancho Cordova Notice of Public Hearing

NOTICE is hereby given that on **Monday, December 20, 2021, at 5:30 p.m.**, or as soon thereafter as the matter may be heard, the City Council of the City of Rancho Cordova will hold a Public Hearing at the **Rancho Cordova City Hall, located at 2729 Prospect Park Drive, Rancho Cordova**, to consider the following:

**THE RANCH PHASE II: VILLAGE 8 MAJOR DESIGN REVIEW PERMIT**  
PROJECT No. PLND-0921-0009:

**REQUEST:** The applicant, K. Hovnanian at Jaeger Ranch, LLC is requesting a Major Design Review Permit for the Ranch Phase II: Village 8. The Design Review is for rear alley loaded 4 floor plans with 3 architectural styles for each plan.

**OWNER:**  
K. Hovnanian at Jaeger Ranch LLC  
Jaeger Ranch LLC  
3721 Douglas Boulevard, Suite 150  
Roseville, CA 95661

**APPLICANT:**  
K. Hovnanian at  
3721 Douglas Boulevard, Suite 150  
Roseville, CA 95661

**LOCATION/APN:** Located south of Douglas Road and east of Rancho Cordova Parkway within The Ranch Special Planning Area; APN: 067-2410-001-0000

**ZONING:** Ranch Special Planning Area (Residential)  
**ENVIRONMENTAL:** Exempt per CEQA Exemption 15182, Residential Projects Pursuant to a Specific Plan  
**PROJECT PLANNER:** June Cowles, Senior Planner

The City of Rancho Cordova encourages interested parties to attend public meetings and comment on the issues being discussed. If you wish to provide testimony and are unable to attend the meeting, written comments that are delivered to the City Clerk's office prior to the time of the hearing will be made a part of the public record.

Questions regarding this matter should be directed to the City of Rancho Cordova Planning Department at (916) 851-8750.

#### NOTICE REGARDING CHALLENGES TO DECISIONS

Pursuant to all applicable laws and regulations, including without limitation, California Government Code Section 65009 and/or California Public Resources Code Section 21177, if you wish to challenge in court any of the above decisions (regarding planning, zoning and/or environmental decisions), you may be limited to raising only those issues you or someone else raised at the public hearing(s) described in this notice/agenda, or in written correspondence delivered to the city at, or prior to, this public hearing.

#### ADA COMPLIANCE STATEMENT

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Printed in the Grapevine Independent on **December 10, 2021.**



# WEEKLY COMICS

## Amber Waves



by Dave T. Phipps

## The Spats



by Jeff Pickering

## Out on a Limb



by Gary Kopervas

## THEY'LL DO IT EVERY TIME



BY AL SCADUTO

## R.F.D.



by Mike Marland



## CRIN and BEAR IT



## LAFF-A-DAY

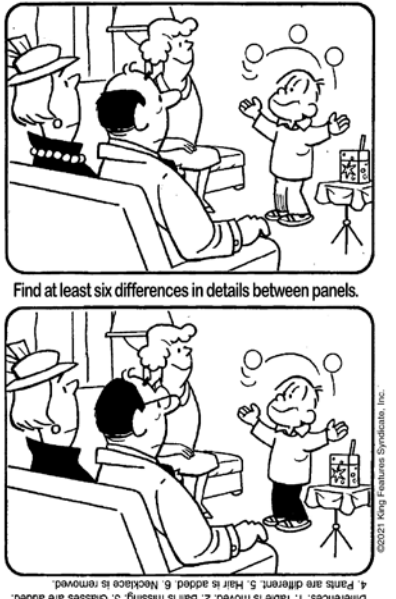


## Just Like Cats & Dogs



by Dave T. Phipps

## HOCUS-FOCUS



BY HENRY BOLTINOFF

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•Senior •Skin & Coat  
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•Weight Control •Boar •Senior •Puppy •Lamb, Goat, Venison

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18 Lb Bag •Regular •Ultra  
Limit 2 Bags Per Family  
**\$6.49**

**PREMIUM CHOICE ALL NATURAL CLUMPING CAT LITTER**  
40 Lb Bag (Extra Strength 25Lbs \$8.99)  
Limit 2 Bags  
**\$9.99**

**MEOW MIX DRY CAT FOOD**  
•Original Choice 16 Lb Bag  
Limit 2 Bags Per Family  
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25 Oz Pkg Limit 2 Bags  
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•Chewy Texture • Easy to Digest  
•Regular •Grain Free 12 oz **\$13.99**  
Limit 2 Bags Per Family

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•Petite (20 Ct) •Large (8 Ct)

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MODEL 100	TANK SIZE 20	PET CLUB SALE \$16.99
CASCADE 150	35 Gal.	\$27.99
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## Ask Toni

### Is Medicare's 7-Month Enrollment Period for Part A or Part B?



Toni King

Hello Toni:

I am turning 65 next March and am puzzled about Medicare's 7-month enrollment period. I have heard that this time is only for Medicare Part B and that confuses me because I do not know how to enroll in Medicare's Part A?

Do you enroll in Medicare Part A and B separately or together? I do not know how the 7-month window works. Is there only a certain time that I can enroll? I work part-time and am not eligible for the company benefits. Please explain what I should do. Thanks, Gary from Katy, TX

Gary:

Do not feel alone. America is confused on enrolling in Medicare the right way, to keep from receiving the dreaded Medicare Part B penalty.

The 7-month Medicare **Initial Enrollment Period** is for those who wish to enroll in Medicare Parts A and B when they are turning 65 and not covered by employer group health insurance. When one is covered by employer health insurance, whether through an employer or a spouse's employer group health plan, then there is penalty protection for not enrolling in Medicare Part B when turning 65.

Medicare's **Initial Enrollment Period** is a 7-month window that begins 3-months before the month one turns 65, the month turning 65, and 3-months after turning 65. If you are covered on Medicare Parts A and B by the end of your Initial Enrollment Period, you will avoid being stressed-out from worry about Medicare penalties.

Visit [www.SSA.gov](http://www.SSA.gov) to create a My Social Security Account to enroll in Medicare, which is very simple because everything is processed online at [www.socialsecurity.gov/benefits/medicare](http://www.socialsecurity.gov/benefits/medicare) for your Original Medicare to begin the month you are turning 65 by enrolling 3-months before turning 65. If enrolling the month, you turn 65, your Medicare will begin the month after. Enroll the 3-months after your birthday and your Medicare will be further delayed.

socialsecurity.gov/benefits/medicare for your Original Medicare to begin the month you are turning 65 by enrolling 3-months before turning 65. If enrolling the month, you turn 65, your Medicare will begin the month after. Enroll the 3-months after your birthday and your Medicare will be further delayed.

Additionally, it is important to know if you are going to take your Social Security check or not when turning 65. If you are not, then it will be your responsibility to visit [www.ssa.gov/benefits/medicare](http://www.ssa.gov/benefits/medicare) and enroll in Medicare. By not enrolling at the right time, you put yourself at risk of a penalty.

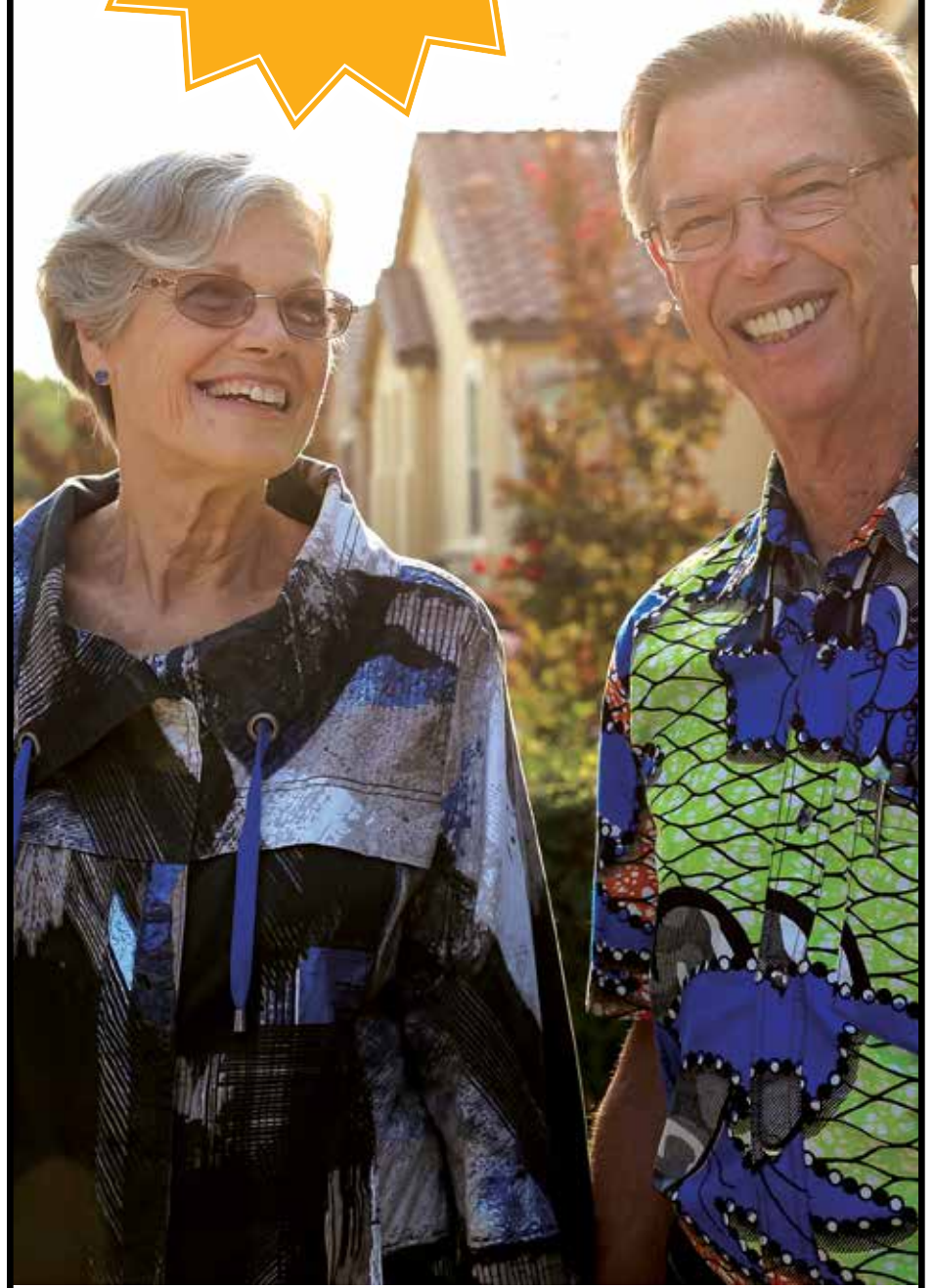
When one enrolls in Medicare Parts A and B, then it is time to choose whether to go with Original Medicare with a Medicare Supplement and a stand-alone Medicare Part D for your prescriptions or pick a Medicare Advantage plan with a Medicare Part D plan.

When delaying enrolling in Medicare Part B, there could be additional paperwork related to the Medicare enrollment. You can later claim a Special Enrollment Period, when you or your spouse are still working and have an employer group health insurance plan. This Special Enrollment Period can keep you from being ambushed by penalties when processed at the right time and in the correct way.

This information on personalizing your Medicare enrollment and plan options can be found in the Medicare Survival Guide Advanced - available at [www.tonisays.com](http://www.tonisays.com).

For a Medicare Checkup, call the Toni Says® Medicare call center at 832/519-8664 or email [info@tonisays.com](mailto:info@tonisays.com) regarding your Medicare plans and options.

**Medicare Open Enrollment Special:** \$10 discount to the Toni Says® readers on the 2021 Medicare Survival Guide® Advanced book at [www.tonisays.com](http://www.tonisays.com). ★



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# Holiday Visit Sparking Concerns with Aging Parents?

**Commentary**  
by **Chris Orestis, CSA**  
and **President of Retirement Genius**

As families reunite during the holidays, it's not unusual for adult children who haven't seen their aging parents in a while to begin to worry about them.

Are they experiencing health problems?

Are they still mentally on top of things?

Is it time to start thinking about long-term care?

"The holidays and their aftermath are the busiest time of year for long-term care admissions," says Chris Orestis, president of Retirement Genius ([www.retirementgenius.com](http://www.retirementgenius.com)) and an authority on retirement planning, long-term care and financial health.

"Between Thanksgiving and Christmas, families get together and many are seeing Mom or Dad for the first time in months. Some will discover that their parent's health has declined and he or she should not be left to live on their own any longer."

If you are concerned about aging parents, Orestis offers a few things to be on the lookout for:

**Physical deterioration.** Be aware of potential signs such as significant weight loss, balance issues and falling, and loss of strength and stamina, Orestis says. "You might also see loss in what is known as ADL – activities of daily living," he says. "That includes such things as the ability to dress, eat, shower or use the toilet independently.";

**Mental deterioration.** It's easy and tempting to blow off loss of memory or confusion about names, dates and locations as just a "senior moment," Orestis says. "But cognitive deterioration is an important warning sign that you should be on the lookout for dementia and Alzheimer's," he says. "These conditions can worsen quickly and can lead to many physical breakdowns and



Seniors want to remain independent as long as possible, and they don't want to become a burden on their family. Photo Monkey Business Images, Dreamstime

safety issues.;

**Lifestyle deterioration.** Maybe your parent was one of those sticklers for the adage "a place for everything and everything in its place," but now the home isn't kept so neatly. "You may even encounter things that are oddly out of place, such as a house plant in the refrigerator or pots and pans in the bathtub," Orestis says. "Even more concerning, you might see signs of physical damage because they crashed the car into a fence or the wall of the garage, or there are burn marks on the kitchen wall from a flash fire. It's important to remember that long-term care is

not only a matter of healthcare, but also a matter of safety."

Certainly, seniors want to remain independent as long as possible, and they don't want to become a burden on their family, either physically or financially, Orestis says. As a result, they may try to avoid discussions about their health, mental capabilities and the possibility of the need for the assistance. Family members may be inclined to avoid these conversations as well.

"For some people, the need for long-term care can be brought on from a sudden event such as a fall, stroke, advancing dementia, or

other health-related malady," he says. "For others, it can slowly creep up over time and without realizing it one or more loved ones have become caregivers. Confronting the fact that a person has transitioned in life from being independent to dependent in one way or another is difficult."

But eventually, if it becomes clear professional long-term care is needed, family members should discuss a plan for making that happen. After that, the conversation should take place with the loved one in question, who may be apprehensive or even resistant, Orestis says.

"That conversation should be handled with compassion and delicacy," he says. "Emphasize that not only will this move improve their health and safety, but there will be numerous opportunities for social activities, games, art, entertainment and great food."

"The key is for the family to come together. Look for the signs that care is needed, formulate a plan, communicate effectively with your loved ones and change the perspective about long-term care from a negative to a safe, healthy and enriching experience in the continuing journey of life." ★

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